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**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Roger Howard Williams III

Serial No.: 10/777,586

Group No. 3624

Filed: Feb. 12, 2004

Examiner: N. Subramanian

For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

Attorney Docket No.: U 015456-6

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In addition to the references provided with the Petition to Make Special dated November 4, 2004, we draw the attention of the Examiner to the attached references, which are also listed on the attached Form PTO-1449.

**CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10\***  
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Steven I. Wallach

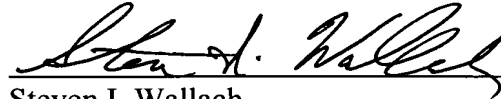
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"Since the filing of correspondence under § 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will not be granted on petition." Notice of Oct. 24, 1996, 60 Fed. Reg. 56,439, at 56,442.

In accordance with 37 C.F.R. § 1.97(b), this information disclosure statement is being filed before the mailing date of a first Office action on the merits.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Steven I. Wallach", written over a horizontal line.

Steven I. Wallach  
Reg. No. 35, 402

c/o Ladas & Parry LLP  
26 West 61<sup>st</sup> Street  
New York, New York 10023  
Tel. No. (212) 708-1884

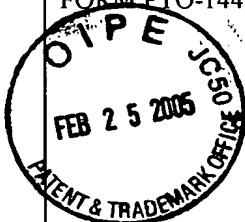
FORM PTO-1449 U. S. DEPARTMENT OF COMMERCE  
 PATENT AND TRADEMARK OFFICE

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U 015456-6

10/777,586



INFORMATION DISCLOSURE  
 STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT

Roger Howard Williams III

FILING DATE

GROUP

Feb. 12, 2004

3624

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE
	AA	6,345,262	02/2002	Madden	
	AB	6,269,347	07/2001	Berger	
	AC	5,983,206	11/1999	Oppenheimer	
	AD				
	AE				
	AF				
	AG				
	AH				
	AI				
	AJ				
	AK				

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
				YES	NO
AL					
AM					
AN					
AO					
AP					

OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)

AR	"Lenders Try to Spur Owners of Homes to Prepay Old Loans," Wall St. J. (02/25/1982)
AS	
AT	

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.